| B1 (Official Form 1) | (04/13) | United S | States | Bank | ruptcy | Court | | | 1 | T 7 1 4 | D 444 |
|---|---|---|--|--|-------------------------------------|---|---|--|--|---|---------------------------------|
| _ | | | | strict of | | | | | | Voluntary | Petition |
| Name of Debtor (if i | | | Middle): | | | Name | of Joint De | ebtor (Spouse | e) (Last, First, | Middle): | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | All Ot | her Names de married, | used by the a | Joint Debtor i trade names) | n the last 8 years: | | | |
| Last four digits of So (if more than one, state all) | oc. Sec. or Ind | ividual-Taxpa | yer I.D. (| ITIN)/Com | plete EIN | Last for | our digits o | f Soc. Sec. or | r Individual-T | Saxpayer I.D. (ITIN) N | No./Complete EIN |
| Street Address of De 2622 "B" Stree Selma, CA | | Street, City, a | nd State) | : | | Street | Address of | Joint Debtor | (No. and Str | eet, City, and State): | |
| County of Residence | or of the Prin | cinal Place of | Rucinaco | | ZIP Code 93662 | | y of Reside | ence or of the | Principal Pla | ice of Business: | ZIP Code |
| Fresno | of of the Film | cipai Fiace oi | Dusiness | ·. | | Count | y of Reside | ince of of the | i i iiicipai i ia | ice of Business. | |
| Mailing Address of I | Debtor (if diffe | erent from stre | et addres | s): | | Mailir | ng Address | of Joint Debt | tor (if differer | nt from street address) | : |
| | | | | _ | ZIP Code | <u>; </u> | | | | | ZIP Code |
| Location of Principal (if different from stre | | | | | | | | | | | |
| Туре | e of Debtor | | | Nature | of Business | S | Π | Chapter | of Bankrup | tcy Code Under Wh | ich |
| (Form of Organi Individual (include See Exhibit D on path of the Corporation (include Partnership Other (If debtor is check this box and the Chapter) | des Joint Debt age 2 of this formudes LLC and not one of the a state type of ent | ors) m. l LLP) lbove entities, ity below.) | Sing in 1 | lth Care Bugle Asset Re 1 U.S.C. § road kbroker nmodity Broring Bank | eal Estate a 101 (51B) | s defined | Chapt Chapt Chapt Chapt Chapt | er 7 er 9 er 11 er 12 | ☐ Ch of ☐ Ch of | led (Check one box) hapter 15 Petition for 1 a Foreign Main Proceeding the 15 Petition for 1 a Foreign Nonmain Procedure of Debts | eeding Recognition |
| Country of debtor's cen | er 15 Debtors nter of main inte | | | | mpt Entity | | ■ Dalue | | (Check | one box) | |
| Each country in which by, regarding, or agains | | | unde | (Check box or is a tax-ex r Title 26 of e (the Interna | the United S | zation tates | defined "incurr | l in 11 U.S.C. sed by an indivi | onsumer debts, § 101(8) as idual primarily household purp | busi | ts are primarily ness debts. |
| ☐ Full Filing Fee attac Filing Fee to be pai attach signed applic debtor is unable to prom 3A. ☐ Filing Fee waiver reattach signed applic | d in installments ation for the co- pay fee except in equested (applic | s (applicable to urt's considerati n installments. I able to chapter | individuals on certifyi: Rule 1006(7 individua | ng that the b). See Office als only). Mu | Check | Debtor is not if: Debtor's agg are less than all applicable A plan is bein | a small busing regate nonco \$2,490,925 (each boxes: any filed with | debtor as definess debtor as on the number of the number o | ated debts (exc t to adjustment | | ree years thereafter). |
| | | | | | | | | S.C. § 1126(b). | | | , |
| Statistical/Administ ☐ Debtor estimates ☐ Debtor estimates there will be no f | that funds wil | l be available exempt prope | erty is ex | cluded and | administrat | | es paid, | | THIS | SPACE IS FOR COURT | USE ONLY |
| Estimated Number of 1- 50- 49 99 | f Creditors 100- 199 | 200- |] 1,000- 5,000 | 5,001- 10,000 | 10,001- 25,000 | 25,001- 50,000 | 50,001- 100,000 | OVER 100,000 | | | |
| Estimated Assets | | \$500,001 S to \$1 | 31,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | | | | |
| Estimated Liabilities S0 to \$50,001 \$100,000 | to \$100,001 to \$500,000 | \$500,001 S to \$1 | \$1,000,001 to \$10 | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion | | | |

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Mendoza, Richard Anthony (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10O) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Eric P. Escamilla March 14, 2014 Signature of Attorney for Debtor(s) (Date) Eric P. Escamilla #231859 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Mendoza, Richard Anthony

Signatures

Name of Debtor(s):

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Richard Anthony Mendoza

Signature of Debtor Richard Anthony Mendoza

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 14, 2014

Date

Signature of Attorney*

X /s/ Eric P. Escamilla

Signature of Attorney for Debtor(s)

Eric P. Escamilla #231859

Printed Name of Attorney for Debtor(s)

Law Office of Eric P. Escamilla

Firm Name

923 Van Ness Avenue, Suite 100 Fresno, CA 93721

Address

Email: escamillalaw@sbcglobal.net (559) 485-2535 Fax: (559) 485-3303

Telephone Number

March 14, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

$Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of California

| In re | Richard Anthony Mendoza | | Case No. | |
|-------|-------------------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |
| | | | | |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

| B 1D (Official Form 1, Exhibit D) (12/09) - Cont. | | Page 2 |
|--|---|---|
| mental deficiency so as to be financial responsibilities.); □ Disability. (Define unable, after reasonable efforthrough the Internet.); □ Active military du | d in 11 U.S.C. § rt, to participate by in a military co | 109(h)(4) as impaired by reason of mental illness or dizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone. |
| requirement of 11 U.S.C. § 109(h) of | oes not apply in | this district. |
| I certify under penalty of p | erjury that the | information provided above is true and correct. |
| Signa | ture of Debtor: | /s/ Richard Anthony Mendoza Richard Anthony Mendoza |
| Date: | March 14, 2014 | |

Certificate Number: 15725-CAE-CC-022950158



CERTIFICATE OF COUNSELING

I CERTIFY that on March 11, 2014, at 2:01 o'clock AM EDT, Richard Mendoza received from 001 Debtorcc, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 11, 2014 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Eastern District of California

| In re | Richard Anthony Mendoza | | Case No. | |
|-------|-------------------------|--------|----------|---|
| - | · | Debtor | | |
| | | | Chapter | 7 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personal Property | Yes | 4 | 358,383.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 7,715.55 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 5,121.84 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 5 | | 37,032.63 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 2 | | | 4,788.98 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 4,768.88 |
| Total Number of Sheets of ALL Schedu | ıles | 20 | | | |
| | Т | otal Assets | 358,383.00 | | |
| | | | Total Liabilities | 49,870.02 | |

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Eastern District of California

| In re | Richard Anthony Mendoza | | Case No. | |
|-------|-------------------------|--------|----------|---|
| _ | | Debtor | | |
| | | | Chapter | 7 |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|----------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 5,121.84 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 5,121.84 |

State the following:

| Average Income (from Schedule I, Line 12) | 4,788.98 |
|--|----------|
| Average Expenses (from Schedule J, Line 22) | 4,768.88 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 6,535.70 |

State the following:

| r | | |
|--|----------|-----------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 4,573.55 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 5,121.84 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 37,032.63 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 41,606.18 |

B6A (Official Form 6A) (12/07)

| In re | Richard Anthony Mendoza | Case No. | |
|-------|-------------------------|----------|--|
| - | | Debtor | |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

| In re | Richard Anthony Mendoza | Case No | Case No. |
|-------|-------------------------|---------|----------------|
| - | | Debtor | _ , |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| | Type of Property | N O Description and Location of Property E | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption |
|-----|---|--|---|--|
| 1. | Cash on hand | U.S. Currency | - | 200.00 |
| 2. | Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | Debtor's Checking Account Golden One Credit Union | - | 50.00 |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | Rental Security Deposit | - | 875.00 |
| 4. | Household goods and furnishings, including audio, video, and computer equipment. | Household Items & Furniture Location: 2622 "B" Street, Selma CA 93662 | - | 1,200.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | |
| 6. | Wearing apparel. | Clothing/Apparel Location: 2622 "B" Street, Selma CA 93662 | - | 500.00 |
| 7. | Furs and jewelry. | Jewelry Location: 2622 "B" Street, Selma CA 93662 | - | 200.00 |
| 8. | Firearms and sports, photographic, and other hobby equipment. | S & W 40 caliber handgun Location: 2622 "B" Street, Selma CA 93662 | - | 600.00 |
| 9. | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | Debtor's 300K Term Life Insurance Policy through Employer | · - | Unknown |
| 10. | Annuities. Itemize and name each issuer. | x | | |
| | | | Sub-Tota | al > 3,625.00 |

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

| In re | Richard Anthony Mendoza | Case No |
|-------|-------------------------|---------|
| | <u> </u> | |

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|---|---|---|
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | х | | | |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | Debtor's PERS account through the State of California Approximate balance \$350K Debtor claims the entire amount in his retirement plan exempt. | - | 350,000.00 |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. | Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. | Accounts receivable. | X | | | |
| 17. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| | | | | | |

Sub-Total > (Total of this page)

350,000.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

| In re | Richard Anthony Mendoza | Case No |
|-------|-------------------------|---------|
| | • | |

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Propert | - | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--|----------|---|---|
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | | |
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | X | | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | | |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories. | | 1998 Toyota Corolla 4DR Mileage: 192K Location: 2622 "B" Street, Selma CA 93662 | | - | 1,616.00 |
| | | | 2008 Chrysler PT Crusier 4DR Mileage: 120K Location: 2622 "B" Street, Selma CA 93662 | | - | 3,142.00 |
| 26. | Boats, motors, and accessories. | X | | | | |
| 27. | Aircraft and accessories. | X | | | | |
| 28. | Office equipment, furnishings, and supplies. | X | | | | |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | X | | | | |
| 30. | Inventory. | X | | | | |
| 31. | Animals. | X | | | | |
| 32. | Crops - growing or harvested. Give particulars. | X | | | | |
| 33. | Farming equipment and implements. | X | | | | |
| | | | | (Total o | Sub-Tota of this page) | al > 4,758.00 |

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

| In re | Richard Anthony Mendoza | Case No |
|-------|-------------------------|-------------|
| - | <u>-</u> | , Debtor |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N Description and Location of Property E | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|---|---|---|
| 34. Farm supplies, chemicals, and feed. | Х | | |
| 35. Other personal property of any kind not already listed. Itemize. | Any property inadvertently omitted. Any equity in scheduled property not otherwise claimed exempt. Any nonexempt equity in scheduled property arising from the disallowance of another claimed exemption or from a valuation at a value higher than as scheduled. | - | 0.00 |

| Sub-Total > 0.00 | (Total of this page) | Total > 358,383.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Filed 03/14/14 Case 14-11249 Doc 1

B6C (Official Form 6C) (4/13)

| In re | Richard Anthony Mendoza | | Case No. | |
|-------|-------------------------|-------|----------------|--|
| - | | D. 1. | - , | |

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled ur (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3) | | ck if debtor claims a homestead exe 5,675. (Amount subject to adjustment on 4/1. with respect to cases commenced on | /16, and every three years thereafte |
|--|--|---|---|
| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
| Cash on Hand U.S. Currency | C.C.P. § 703.140(b)(5) | 200.00 | 200.00 |
| Checking, Savings, or Other Financial Accounts, Conceptor's Checking Account Golden One Credit Union | ertificates of Deposit C.C.P. § 703.140(b)(5) | 50.00 | 50.00 |
| Security Deposits with Utilities, Landlords, and Other Rental Security Deposit | <u>ers</u> C.C.P. § 703.140(b)(5) | 875.00 | 875.00 |
| Household Goods and Furnishings Household Items & Furniture Location: 2622 "B" Street, Selma CA 93662 | C.C.P. § 703.140(b)(3) | 1,200.00 | 1,200.00 |
| Wearing Apparel Clothing/Apparel Location: 2622 "B" Street, Selma CA 93662 | C.C.P. § 703.140(b)(3) | 500.00 | 500.00 |
| Furs and Jewelry Jewelry Location: 2622 "B" Street, Selma CA 93662 | C.C.P. § 703.140(b)(4) | 200.00 | 200.00 |
| Firearms and Sports, Photographic and Other Hobb S & W 40 caliber handgun Location: 2622 "B" Street, Selma CA 93662 | <u>vy Equipment</u> C.C.P. § 703.140(b)(5) | 600.00 | 600.00 |
| Interests in Insurance Policies Debtor's 300K Term Life Insurance Policy through Employer | C.C.P. § 703.140(b)(7) | 0.00 | Unknown |
| Interests in IRA, ERISA, Keogh, or Other Pension or Debtor's PERS account through the State of California Approximate balance \$350K Debtor claims the entire amount in his retirement plan exempt. | Profit Sharing Plans C.C.P. § 703.140(b)(10)(E) | 350,000.00 | 350,000.00 |
| Automobiles, Trucks, Trailers, and Other Vehicles 1998 Toyota Corolla 4DR Mileage: 192K Location: 2622 "B" Street, Selma CA 93662 | C.C.P. § 703.140(b)(2) | 1,616.00 | 1,616.00 |
| Other Personal Property of Any Kind Not Already Li Any property inadvertently omitted. Any equity in scheduled property not otherwise claimed exempt. Any nonexempt equity in scheduled property arising from the disallowance of another claimed exemption or from a valuation at a value higher than as scheduled. | isted C.C.P. § 703.140(b)(5) | 25,200.00 | 0.00 |
| • | | Total: 380,441.00 | 355,241.00 |

B6D (Official Form 6D) (12/07)

| In re | Richard Anthony Mendoza | Case No | _ |
|-------|-------------------------|---------|---|
| - | | Debtor | |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Hu H W J C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGEN | UNLIQUIDA | ΙEΙ | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|-----------------|------------------------|--|-----------|------------|-----|--|---------------------------------|
| Account No. xxx-xx7816 | | | Purchase Money Security | ╗┑ | DATED | | | |
| Gold Acceptance P.O. Box 1889 Orange, CA 92856-6889 | | - | 2008 Chrysler PT Crusier 4DR Mileage: 120K Location: 2622 "B" Street, Selma CA 93662 | | U | | | |
| | | | Value \$ 3,142.00 | 1 | | | 7,715.55 | 4,573.55 |
| Account No. | T | T | , | T | | П | , | • |
| | 1 | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | 1 | | | | |
| Account No. | T | | | | | П | | |
| | 1 | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | 1 | | | | |
| Account No. | 1 | | | \top | | П | | |
| | 1 | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | 1 | | | | |
| continuation sheets attached | | | (Total of | Subt | | | 7,715.55 | 4,573.55 |
| | | | (Report on Summary of S | | ota ule | | 7,715.55 | 4,573.55 |

B6E (Official Form 6E) (4/13)

| In re | Richard Anthony Mendoza | Case No | |
|-------|-------------------------|----------|--|
| - | · | Debtor , | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

| listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
|--|
| Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data. |
| ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| ☐ Domestic support obligations |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| ☐ Extensions of credit in an involuntary case |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. \S 507(a)(3). |
| ☐ Wages, salaries, and commissions |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| ☐ Contributions to employee benefit plans |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| ☐ Certain farmers and fishermen |
| Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| ☐ Deposits by individuals |
| Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| ■ Taxes and certain other debts owed to governmental units |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| ☐ Commitments to maintain the capital of an insured depository institution |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| ☐ Claims for death or personal injury while debtor was intoxicated |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). |

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

| In re | Richard Anthony Mendoza | | | Case No. |
|-------|-------------------------|--------|----|----------|
| _ | <u> </u> | Debtor | ., | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-3748 Tax Debt Franchise Tax Board 0.00 Bankruptcy Section - MS A-340 Post Office Box 2952 Sacramento, CA 95812-2952 1,694.84 1,694.84 Tax Debt Account No. **IRS** 0.00 PO Box 7346 Philadelphia, PA 19101 3,427.00 3,427.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 5,121.84 5,121.84 Total 0.00

(Report on Summary of Schedules)

5,121.84

5,121.84

B6F (Official Form 6F) (12/07)

| In re | Richard Anthony Mendoza | | Case No. | |
|-------|-------------------------|--------|----------|--|
| _ | | Debtor | , | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J | | CONTINGEN | ŀ | I S P U T E | |
|---|----------|-------|--|-------------|-------------|-------------|----------|
| Account No. xx9276 Acclaim Credit Tech | | | Opened 7/01/10 Collection Attorney Hispano Dental Care | Ť | Ť E D | _ | |
| 227 N West St Visalia, CA 93291 | | - | | | | | 276.00 |
| Account No. xxxxxxx47-01 AFNI, INC. Post Office Box 3517 Bloomington, IL 61702-3517 | | - | Collection Agency Creditor: AT&T Acct# 8915598928823 | | | | |
| Account No. xxx0407 | | | Opened 5/01/11 | | | | 67.26 |
| Caine & Weiner Po Box 5010 Woodland Hills, CA 91365 | | - | Collection Attorney Safeco Insurance | | | | |
| Account No. xxxx-xxxx-7637 | | | Collection Agency | | L | | 146.00 |
| Capital Management Services, LP 698 1/2 South Ogden Street Buffalo, NY 14206-2317 | | - | Creditor: HSBC Bank Nevada, NA Acct: 5155970011587637 | | | | |
| | | | | | | L | 830.57 |
| _4 continuation sheets attached | | | (Total of t | Subt his | | | 1,319.83 |

| In re | Richard Anthony Mendoza | Case No. | |
|-------|-------------------------|----------|--|
| _ | | Debtor | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | _ | | | | | _ | _ | |
|--|-----------|-------|---|---------------|----------|---------------|--------|-----------------|
| CREDITOR'S NAME, | Ç | Ηι | usband, Wife, Joint, or Community | | ç l | U | D | |
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | ODE BT OR | A A B | DATE CLAIM WAS INCURRED CONSIDERATION FOR CLAIM. IF IS SUBJECT TO SETOFF, SO ST | CLAIM | α | Z Q D < F = . | SPUTED | AMOUNT OF CLAIM |
| Account No. xxxxx xxxx2830 | | | Opened 2/01/95 Last Active 10/07/9 | 6 | Т | T F | | |
| Comenity Bank/Lane Bryant Attn: Bankruptcy Po Box 182686 Columbus, OH 43218 | | - | Charge Account | | | ם | | Unknown |
| Account No. x-xxxx9699 | | | Collection Agency | | | | | |
| Convergent Outsourcing, Inc. 10750 Hammerly Blvd. #200 Houston, TX 77043 | | - | RE: LVNV Funding, LLC Acct# 87309395 | | | | | 5.070.50 |
| | | | | | | | | 5,879.59 |
| Account No. xxxx9105 Credit Collections Svc Po Box 773 Needham, MA 02494 | | - | 06 Infinity General Insurance Com | | | | | 83.00 |
| Account No. xxxx6113 Creditone, LLC P.O. Box 605 Metairie, LA 70004-0605 | | - | Collection Agency RE: American General Acct# 0010158805166526 | | | | | 4,604.55 |
| Account No. xxxxx6456 Fbcs 2200 Byberry Rd Ste 120 Hatboro, PA 19040 | | - | Opened 6/01/13 Collection Attorney Comcast Cable Communications | | | | | 425.00 |
| Sheet no. 1 of 4 sheets attached to Schedule of | | | | | | ota | | 10,992.14 |
| Creditors Holding Unsecured Nonpriority Claims | | | | (Total of the | is t | oag | e) | '0,002 |

| In re | Richard Anthony Mendoza | | Case No. |
|-------|---------------------------------------|-------------|----------|
| - | · · · · · · · · · · · · · · · · · · · | , Debtor | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| | _ | | | - | | - | 1 |
|---|--------|----------|---|---------|------------------|----------|-----------------|
| CREDITOR'S NAME, | CO | Hu | sband, Wife, Joint, or Community | CON | l U | P | |
| MAILING ADDRESS | Опшвно | Н | DATE CLAIM WAS INCURRED AND | N T | UNLI | ISPUTE | |
| INCLUDING ZIP CODE, | В | W | CONSIDERATION FOR CLAIM. IF CLAIM | 1 | Q U | υ | |
| AND ACCOUNT NUMBER | T | J | IS SUBJECT TO SETOFF, SO STATE. | N | U | Ī | AMOUNT OF CLAIM |
| (See instructions above.) | R | С | is sebater to seroit, so sintle. | N G E N | | Б | |
| Account No. xxxxxxxx0047 | | | Opened 1/01/95 Last Active 1/14/14 | d H T | D A T E | | |
| ALCOUNT TO. ANAMANOUTI | | | Credit Card | | D | | |
| Golden 1 Credit Union | | | 0.00.00 | | | | 1 |
| Attn: Collections | | l_ | | | | | |
| | | | | | | | |
| Po Box 15966 | | | | | | | |
| Sacramento, CA 95852 | | | | | | | |
| | | | | | | | 672.00 |
| Account No. | | | | + | | \vdash | |
| The count in the | | | | | | | |
| HOUSEHOLD FINANCE CO. | | l | | | l | | |
| | | L | | | | | |
| 1421 Kristina Way | | | | | | | |
| Chesapeake, VA 23320-8917 | | | | | | | |
| | | | | | | | |
| | | | | | | | 14,258.30 |
| Account No. xxxxxxxxxxxx6071 | | | Opened 12/01/06 Last Active 2/12/07 | | | | |
| | | | Credit Card | | | | |
| Hsbc Bank | | | | | | | |
| Po Box 9 | | l_ | | | | | |
| | | | | | | | |
| Buffalo, NY 14240 | | | | | | | |
| | | | | | | | |
| | | | | | | | Unknown |
| Account No. xxxxxxxxxxxxxxx3001 | | | Opened 2/01/09 | T | | | |
| | | | Collection Attorney Hanford Community Med | | | | |
| Kings Credit Services | | | Center | | | | |
| | | l_ | | | | | |
| Kings Credit Services; Attn: | | | | | l | | |
| Bankruptcy | | | | | l | | |
| Po Box 950 | | | | | | | |
| Hanford, CA 93232 | | | | | | | 76.00 |
| Account No. xxxxxxxxxxxxxx3002 | | | Opened 6/01/10 | t | | H | |
| | | l | Collection Attorney Hanford Community Med | | l | | |
| Kings Credit Services | | | Center | | l | | |
| Kings Credit Services | | | | | | | |
| Kings Credit Services; Attn: | | - | | | l | | |
| Bankruptcy | | | | | l | | |
| Po Box 950 | | | | | | | |
| Hanford, CA 93232 | | | | | | | 70.00 |
| Sheet no. 2 of 4 sheets attached to Schedule of | | <u> </u> | <u> </u> | Sub | tota | 1 | |
| | | | | | | | 15,076.30 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | nıs | pag | e) | · |

| In re | Richard Anthony Mendoza | | Case No. | |
|-------|-------------------------|--------|----------|--|
| • | | Debtor | | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| | | I | isband, Wife, Joint, or Community | 16 | U | D | 1 |
|--|----------|-------------|---|------------|-----------------------|-------------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS | 000 | н | DATE CLAIM WAS INCUIDED AND | CONT | NL | I S P | |
| INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | C J M | CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | - NG E N F | Q U I | UTED | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxxxxxx3003 | | | Opened 9/01/10 | Ť | D A T E D | | |
| Kings Credit Services Kings Credit Services; Attn: Bankruptcy Po Box 950 Hanford, CA 93232 | | - | Collection Attorney Hanford Community Med Center | | D | | 68.00 |
| Account No. xxxxxxxxxxxxxx3004 | | | Opened 10/01/10 Collection Attorney Hanford Community Med | | | | |
| Kings Credit Services Kings Credit Services; Attn: Bankruptcy Po Box 950 | | - | Center | | | | |
| Hanford, CA 93232 | | | | | | | 68.00 |
| Account No. xxxxxxxxxxxxxx2500 | | | Opened 12/01/12 Collection Attorney Hanford Community Med Center | | | | |
| Kings Credit Services Kings Credit Services; Attn: Bankruptcy Po Box 950 Hanford, CA 93232 | | - | | | | | 57.00 |
| Account No. xxxxxxxxxxxxxxxx3006 | | | Opened 10/01/13 | - | | | 37.00 |
| Kings Credit Services Kings Credit Services; Attn: Bankruptcy Po Box 950 | | - | Collection Attorney Hanford Community Med Center | | | | |
| Hanford, CA 93232 | | | | | | | 53.00 |
| Account No. xx2116 Lobel Financial Corp Attn: Bankruptcy Po Box 3000 Anaheim, CA 92803 | | _ | Opened 4/01/09 Last Active 7/02/12 Automobile | | | | 366.00 |
| Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of | Subt | | | 612.00 |
| Creations froming offsecured frompriority Claims | | | (Total of | CIIL | Pag | ,c, | 1 |

| In re | Richard Anthony Mendoza | | Case No. | |
|-------|-------------------------|--------|----------|--|
| • | | Debtor | | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Hu H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | COXFLXGEX | LIQUID | T E | S P UT E | AMOUNT OF CLAIM |
|---|----------|------------------------|---|-------------|------------------|--------|----------|-----------------|
| Account No. xxxxxx9357 MIDLAND CREDIT MANAGEMENT 8875 Aero Drive Suite 200 San Diego, CA 92123 | - | - | Collection Agency Creditor: Shell Acct # 136183019 | | A T E D | | | 575.04 |
| Account No. xxxx-xxxx-xxxx-5871 PORTFOLIO RECOVERY ASSOCIATES Post Office Box 12914 Norfolk, VA 23541 | | - | Collection Agency Creditor: Capital One Bank, NA Acct# 4121741496845871 | | | | | 4,920.12 |
| Account No. xxxx-xxxx-6071 PORTFOLIO RECOVERY ASSOCIATES Post Office Box 12914 Norfolk, VA 23541 | | - | Collection Agency Creditor: HSBC Card Services, Inc. Acct # 5120255007656071 | | | | | 614.11 |
| Account No. xxxx-xxxx-4532 Portfolio Recovery Associates 120 Corporate Blvd Ste 100 Norfolk, VA 23502 | | - | Collection Agency Creditor: Providian National Bank Acct# 4559501300914532 | | | | | 2,923.09 |
| Account No. | | | | | | | | |
| Sheet no4 of _4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of | Sub this | | |) | 9,032.36 |
| | | | (Report on Summary of S | | Γota dule | |) | 37,032.63 |

B6G (Official Form 6G) (12/07)

| In re | Richard Anthony Mendoza | Case No. | |
|-------|-------------------------|----------|--|
| - | | Debtor | |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. B6H (Official Form 6H) (12/07)

| In re | Richard Anthony Mendoza | Case No. | |
|-------|-------------------------|-------------|--|
| - | | , Debtor | |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

| Debtor 1 | nation to identify your case: Richard Anthony Mendoza | |
|---------------------------------|---|--|
| Debtor 2 (Spouse, if filing) | | |
| United States Ba | ankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA | |
| Case number (If known) | | Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date: |
| Official Fo | orm B 6I | MM / DD/ YYYY |
| Schedule | e I: Your Income | 12/13 |

attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Par | Describe Employment | | | |
|-----|---|----------------------|---|-------------------------------|
| 1. | Fill in your employment information. | | Debtor 1 | Debtor 2 or non-filing spouse |
| | If you have more than one job, attach a separate page with information about additional | Employment status | ■ Employed□ Not employed | ☐ Employed ☐ Not employed |
| | employers. | Occupation | Corrections | |
| | Include part-time, seasonal, or self-employed work. | Employer's name | State of CA Department of Corrections | |
| | Occupation may include student or homemaker, if it applies. | | P.O. Box 942716 Sacramento, CA 94229 | |
| | | How long employed to | here? 21 years | |

Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

Estimate and list monthly overtime pay. 3.

Calculate gross Income. Add line 2 + line 3.

| 1 0. 200.0. 1 | | ing spouse |
|---------------|-----|------------|
| \$ 6,710.67 | \$ | N/A |
| +\$ 0.00 | +\$ | N/A |
| \$ 6,710.67 | \$ | N/A |

For Debtor 1 For Debtor 2 or

| Debt | tor 1 | Richard Anthony Mendoza | ı | C | Case number (if ki | nown) | | | | |
|------|-------------------|--|----------|------------|--------------------|--------------|------------|-------------------------------|---------------------------|--------|
| | Con | av line 4 hore | 4. | | For Debtor 1 |) 67 | non | Debtor 2 or a-filing spous | | |
| | | y line 4 here | 4. | | \$ <u>6,710</u> | J.6 <i>1</i> | \$ <u></u> | N | <u>/A</u> | |
| 5. | List | all payroll deductions: | | | | | | | | |
| | 5a. | Tax, Medicare, and Social Security deductions | 5a | | | 9.73 | \$ <u></u> | | <u>/A</u> | |
| | 5b. | Mandatory contributions for retirement plans Voluntary contributions for retirement plans | 5b | | | 5.12 | \$ <u></u> | | /A | |
| | 5c. 5d. | Required repayments of retirement fund loans | 5c 5d | | : | 0.00 0.00 | \$ | | <u>/A</u> /A | |
| | 5e. | Insurance | 5e | | · | 5.00 5.97 | \$ <u></u> | | /A | |
| | 5f. | Domestic support obligations | 5f. | | | 0.00 | \$ | | /A | |
| | 5g. | Union dues | 5g | j . | . — | 9.87 | \$ | | /A | |
| | 5h. | Other deductions. Specify: | _ 5h | | \$ | 0.00 | + \$ | N | /A | |
| 6. | Add | the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. | | \$ 1,92° | 1.69 | \$ | N | /A | |
| 7. | Cald | culate total monthly take-home pay. Subtract line 6 from line 4. | 7. | | \$ 4,78 | 3.98 | \$ | N | /A | |
| 8. | 8b. 8c. | all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive | 8a 8b | | | 0.00 0.00 | \$ | | / <u>/</u> A | |
| | | Include alimony, spousal support, child support, maintenance, divorce | _ | | • | | • | | | |
| | 0.4 | settlement, and property settlement. | 8c | | | 0.00 | \$ <u></u> | | <u>/A</u> | |
| | 8d. 8e. | Unemployment compensation Social Security | 8d 8e | | . — | 0.00 | \$ \$ | | <u>/A</u> /A | |
| | 8f. | Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | | | | 0.00 | \$ | | //A | |
| | 8g. | Pension or retirement income | – 8g | | | 0.00 | \$ | | /A | |
| | 8h. | Other monthly income. Specify: | _ | | | 0.00 | + \$ | | /A | |
| 9. | Add | all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. | \$ | 6 | 0.00 | \$ | | N/A | |
| 10. | Cald | culate monthly income. Add line 7 + line 9. | 10. | \$ | 4,788.98 | . \$ | | N/A = \$ | 4 | 788.98 |
| | | the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | | <u> </u> | 4,100.00 | | | | | 100.50 |
| 11. | Incluothe Do r | te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify: | dep | | | | | | | 0.00 |
| 12. | | the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes | | | | | | 12. \$ _ | 4, [·] nbined | 788.98 |
| | _ | | _ | | | | | | thly in | |
| 13. | Do y | you expect an increase or decrease within the year after you file this form No. Yes. Explain: | ? | | | | | | | |

| Fill | in this information to identify your case: | | | | |
|--------------|---|---|------------|------------------------|-------------------------------|
| Del | otor 1 Richard Anthony Mendoza | | Check | if this is: | |
| 1000 | Kichard Anthony Mendoza | | | amended filing | |
| Del | otor 2 | | | _ | post-petition chapter 13 |
| (Sp | ouse, if filing) | | | penses as of the follo | |
| Uni | ited States Bankruptcy Court for the: <u>EASTERN DISTRICT OF CALIF</u> | ORNIA | N | MM / DD / YYYY | |
| Cas | e number | | ПА | separate filing for Do | ebtor 2 because Debtor 2 |
| (If 1 | known) | | | intains a separate h | |
| | | | | | |
| \mathbf{O} | fficial Form D 61 | | | | |
| | fficial Form B 6J chedule J: Your Expenses | | | | 12/13 |
| | as complete and accurate as possible. If two married people are filing | together, both are equall | ly respons | ible for supplying o | |
| info | ormation. If more space is needed, attach another sheet to this form. C | | | | |
| (if I | known). Answer every question. | | | | |
| Par | 1: Describe Your Household Is this a joint case? | | | | |
| | No. Go to line 2. | | | | |
| | ☐ Yes. Does Debtor 2 live in a separate household? | | | | |
| | □ No | | | | |
| | ☐ Yes. Debtor 2 must file a separate Schedule J. | | | | |
| | | | | | |
| 2. | Do you have dependents? \square No | | | | |
| | Do not list Debtor 1 and Debtor 2. | Dependent's relations Debtor 1 or Debtor 2 | ship to | Dependent's age | Does dependent live with you? |
| | Do not state the dependents' | | | | □ No |
| | names. | Daughter | | 20 | Yes |
| | | | | | □ No |
| | | Daughter | | 21 | Yes |
| | | | | | □ No |
| | | | | | Yes |
| | | | | | □ No |
| 3. | Do your expenses include | | | | ☐ Yes |
| ٥. | expenses of people other than | | | | |
| | yourself and your dependents? | | | | |
| Par | 2: Estimate Your Ongoing Monthly Expenses | | | | |
| | imate your expenses as of your bankruptcy filing date unless you are | using this form as a suppl | lement in | a Chapter 13 case t | to report |
| _ | enses as of a date after the bankruptcy is filed. If this is a supplemental | al <i>Schedule J</i> , check the b | oox at the | top of the form and | l fill in the |
| app | licable date. | | | | |
| | lude expenses paid for with non-cash government assistance if you kn h assistance and have included it on <i>Schedule I: Your Income</i> (Official | | | Your expe | enses |
| 4. | The rental or home ownership expenses for your residence. Include | first mortgage navments | | | |
| | and any rent for the ground or lot. | morigage payments | 4. \$ | | 875.00 |
| | If not included in line 4: | | | | |
| | 4a. Real estate taxes | | 4a. \$ | | 0.00 |
| | 4b. Property, homeowner's, or renter's insurance | | 4b. \$ | | 0.00 |
| | 4c. Home maintenance, repair, and upkeep expenses | | 4c. \$ | | 0.00 |
| _ | 4d. Homeowner's association or condominium dues | | 4d. \$ | | 0.00 |
| 5. | Additional mortgage payments for your residence, such as home equ | ity loans | 5. \$ | | 0.00 |

| Debtor 1 | Richard Anthony Mendoza | Case num | ber (if known) | |
|---------------|--|-----------------------|----------------------|---------------------------------------|
| 6. Ut | ilities: | | | |
| 6a. | | 6a. | \$ | 275.00 |
| 6b. | . Water, sewer, garbage collection | 6b. | \$ | 50.00 |
| 6c. | . Telephone, cell phone, Internet, satellite, and cable services | 6c. | \$ | 300.00 |
| 6d. | . Other. Specify: | 6d. | \$ | 0.00 |
| Fo | od and housekeeping supplies | 7. | \$ | 645.00 |
| | nildcare and children's education costs | 8. | \$ | 50.00 |
| | othing, laundry, and dry cleaning | 9. | \$ | 350.00 |
| | rsonal care products and services | 10. | · · | 60.00 |
| | edical and dental expenses | 11. | | 175.00 |
| | ransportation. Include gas, maintenance, bus or train fare. | 11. | Ψ | 173.00 |
| | o not include car payments. | 12. | \$ | 750.00 |
| | atertainment, clubs, recreation, newspapers, magazines, and books | 13. | \$ | 250.00 |
| | naritable contributions and religious donations | 14. | | 250.00 |
| | surance. | | · | 230.00 |
| | onot include insurance deducted from your pay or included in lines 4 or 20. | | | |
| 15 | The state of the s | 15a. | \$ | 0.00 |
| 15 | b. Health insurance | 15b. | \$ | 0.00 |
| 150 | c. Vehicle insurance | 15c. | \$ | 100.00 |
| | d. Other insurance. Specify: | 15d. | | 0.00 |
| | exes. Do not include taxes deducted from your pay or included in lines 4 or 20. | | · | 0.00 |
| | ecify: Franchise Tax Board - payment agreement on back taxes | 16. | \$ | 200.00 |
| | stallment or lease payments: | | · | 200.00 |
| 17: | | 17a. | \$ | 438.88 |
| 17 | | 17b. | | 0.00 |
| 170 | • • | 17c. | · · | 0.00 |
| | d. Other. Specify: | 17d. | | 0.00 |
| | | | φ | 0.00 |
| | our payments of alimony, maintenance, and support that you did not report as dedu om your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I). | tiea 18. | \$ | 0.00 |
| | her payments you make to support others who do not live with you. | | \$ | 0.00 |
| | ecify: | 19. | Ψ | 0.00 |
| | her real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> | | 10 | |
| 20 | | . 10ai 11acom 20a. | | 0.00 |
| 201 | | 20b. | · | 0.00 |
| 200 | | 20c. | | 0.00 |
| | • • | 20d. | | |
| | d. Maintenance, repair, and upkeep expenses | | · | 0.00 |
| 200 | | 20e. | - | 0.00 |
| 1. Ot | her: Specify: | 21. | +\$ | 0.00 |
| 2. Y o | our monthly expenses. Add lines 4 through 21. | 22. | \$ | 4,768.88 |
| | e result is your monthly expenses. | -2- | | 4,7 00:00 |
| | lculate your monthly net income. | | | |
| 23 | | 23a. | \$ | 4,788.98 |
| | b. Copy your monthly expenses from line 22 above. | 23b. | | 4,768.88 |
| | copy your monanty enpenses from the 22 accord | 200. | | 4,1 00.00 |
| 23 | c. Subtract your monthly expenses from your monthly income. | | | |
| 23 | The result is your <i>monthly net income</i> . | 23c. | \$ | 20.10 |
| For you | by you expect an increase or decrease in your expenses within the year after you file to example, do you expect to finish paying for your car loan within the year or do you expect your mortgar ir mortgage? No. | | increase or decrease | because of a modification to the term |
| | Yes. Explain: | | | |

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Eastern District of California

| In re | Richard Anthony Mendoza | | | Case No. | | | | |
|-------|---|-----------|---|----------|---------------------|--|--|--|
| | | | Debtor(s) | Chapter | 7 | | | |
| | | | | | | | | |
| | DECLARATION CONCERNING DEBTOR'S SCHEDULES | | | | | | | |
| | DECLARATION UNDER P | ENALTY (| OF PERJURY BY INDIVI | DUAL DEF | BTOR | | | |
| | I declare under penalty of perjury that sheets, and that they are true and correct to the | | | | es, consisting of22 | | | |
| Date | March 14, 2014 | Signature | /s/ Richard Anthony Me Richard Anthony Mendo Debtor | | | | | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Eastern District of California

| In re | Richard Anthony Mendoza | | | |
|-------|-------------------------|-----------|---------|---|
| | | Debtor(s) | Chapter | 7 |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$19,033.19 2014 YTD: Debtor Income from Employment \$68,510.19 2013: Debtor Income from Employment \$61,118.00 2012: Debtor Income from Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is

NAME AND ADDRESS OF CREDITOR

not filed.)

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF AND CASE NUMBER **PROCEEDING** Household Finance Corp. v. Richard A. Mendoza Civil

Case #: 05CECL02443

AND LOCATION **Superior Court of California Civil Division** 1130 "O" Street Fresno, CA 93721-2220

COURT OR AGENCY

STATUS OR DISPOSITION **Judgment**

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,350.00

Law Office of Eric Escamilla, Inc. 923 Van Ness Avenue Suite 100 Fresno, CA 93721

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF DOCKET NUMBER GOVERNMENTAL UNIT

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

RESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

NT 1 T.

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

B7 (Official Form 7) (04/13)

Q

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 14, 2014 Signature // Richard Anthony Mendoza // Richard Anthony Mendoza // Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court Eastern District of California

| | | Eastern Distri | ict of California | | |
|--------|---|--|--|----------------------------|--------------------------------|
| In re | Richard Anthony Mendoz | | | Case No. | |
| | | I | Debtor(s) | Chapter | 7 |
| | СНАРТБІ | R 7 INDIVIDUAL DEBTO | D'S STATEME | NT OF INTEN | TION |
| | | | | | |
| PAR' | | perty of the estate. (Part A nettach additional pages if neo | | pleted for EACI | I debt which is secured by |
| Prope | erty No. 1 | | | | |
| | itor's Name: Acceptance | | Describe Propert 2008 Chrysler PT Mileage: 120K Location: 2622 "I | Crusier 4DR | |
| Prope | erty will be (check one): | | | | |
| [| Surrendered | ■ Retained | | | |
| | aining the property, I intend to ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain | | oid lien using 11 U. | S.C. § 522(f)). | |
| Prope | erty is (check one): | | | | |
| _ | ☐ Claimed as Exempt | | ■ Not claimed as | exempt | |
| Attach | Γ B - Personal property subject additional pages if necessary. | to unexpired leases. (All three | columns of Part B | must be complete | d for each unexpired lease. |
| Lesso | or's Name: IE- | Describe Leased Pro | operty: | Lease will be U.S.C. § 365 | Assumed pursuant to 11 (p)(2): |

Signature

Debtor

/s/ Richard Anthony Mendoza
Richard Anthony Mendoza

Date March 14, 2014

United States Bankruptcy Court Eastern District of California

| In re | Richard Anthony Mendoza | | Case No. | | |
|--------|---|--|--|--|-------------|
| | | Debtor(s) | Chapter | 7 | |
| | DISCLOSURE OF COMPENSAT | TON OF ATTORN | EY FOR DE | EBTOR(S) | |
| C | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I compensation paid to me within one year before the filing of the per rendered on behalf of the debtor(s) in contemplation of or in the contemplation of the debtor(s). | petition in bankruptcy, or | agreed to be paid | to me, for services rendered | d or to |
| | | | | 1,350.00 | |
| | Prior to the filing of this statement I have received | | \$ | 1,350.00 | |
| | Balance Due | | \$ | 0.00 | |
| 2. 7 | The source of the compensation paid to me was: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 3. | The source of compensation to be paid to me is: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 4. | I have not agreed to share the above-disclosed compensation | n with any other person un | less they are mem | bers and associates of my la | aw firm. |
| | ☐ I have agreed to share the above-disclosed compensation wit copy of the agreement, together with a list of the names of the | | | | m. A |
| 5. | In return for the above-disclosed fee, I have agreed to render leg | gal service for all aspects of | f the bankruptcy c | ase, including: | |
| t c | Analysis of the debtor's financial situation, and rendering advocation. Preparation and filing of any petition, schedules, statement of Representation of the debtor at the meeting of creditors and of the company of the company of the company of the debtor at the meeting of creditors and of the company of | f affairs and plan which ma | ay be required; | | y; |
| б. І | By agreement with the debtor(s), the above-disclosed fee does not | first scheduled 341(a) i tepresentation of the d is, bringing or opposin ing any other adversar | meeting but do ebtors in any d g any appeal a y proceeding; | ischargeability actions rising out of or in conn and opposing efforts to | , ection |
| | CER | TIFICATION | | | |
| | certify that the foregoing is a complete statement of any agreen ankruptcy proceeding. | nent or arrangement for pa | yment to me for re | epresentation of the debtor(| s) in |
| Dated | : March 14, 2014 | /s/ Eric P. Escamilla | | | |
| | | Eric P. Escamilla #2 Law Office of Eric P | | | |
| | | 923 Van Ness Aven | | | |
| | | Fresno, CA 93721 (559) 485-2535 Fax | : (559) 485-330 | 3 | |
| | | escamillalaw@sbcg | | - | |
| | | | | | |

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court

| | rn District of California | uit | |
|---|--|-----------------------|----------------------------|
| In re Richard Anthony Mendoza | | Case No. | |
| | Debtor(s) | Chapter 7 | 7 |
| CERTIFICATION OF I UNDER § 342(b) | NOTICE TO CONSUM OF THE BANKRUPT | ` | 5) |
| ${\bf Ce}$ I (We), the debtor(s), affirm that I (we) have rec Code. | rtification of Debtor eived and read the attached n | otice, as required by | § 342(b) of the Bankruptcy |
| Richard Anthony Mendoza | X /s/ Richard Ar | nthony Mendoza | March 14, 2014 |
| Printed Name(s) of Debtor(s) | Signature of D | ebtor | Date |
| Case No. (if known) | X | | |
| | Signature of Jo | oint Debtor (if any) | Date |
| | | | |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Mendoza, Richard - - Pg. 1 of 2

Acclaim Credit Tech 227 N West St Visalia, CA 93291

AFNI, INC. Post Office Box 3517 Bloomington, IL 61702-3517

Caine & Weiner Po Box 5010 Woodland Hills, CA 91365

Capital Management Services, LP 698 1/2 South Ogden Street Buffalo, NY 14206-2317

Comenity Bank/Lane Bryant Attn: Bankruptcy Po Box 182686 Columbus, OH 43218

Convergent Outsourcing, Inc. 10750 Hammerly Blvd. #200 Houston, TX 77043

Credit Collections Svc Po Box 773 Needham, MA 02494

Creditone, LLC P.O. Box 605 Metairie, LA 70004-0605

Fbcs 2200 Byberry Rd Ste 120 Hatboro, PA 19040

Franchise Tax Board
Bankruptcy Section - MS A-340
Post Office Box 2952
Sacramento, CA 95812-2952

Golden 1 Credit Union Attn: Collections Po Box 15966

Sacramento, CA 95852

HOUSEHOLD FINANCE CO. 1421 Kristina Way Chesapeake, VA 23320-8917

Hsbc Bank Po Box 9 Buffalo, NY 14240

IRS PO Box 7346 Philadelphia, PA 19101

Kings Credit Services Kings Credit Services; Attn: Bankruptcy Po Box 950 Hanford, CA 93232

Lobel Financial Corp Attn: Bankruptcy Po Box 3000 Anaheim, CA 92803

MIDLAND CREDIT MANAGEMENT 8875 Aero Drive Suite 200 San Diego, CA 92123

Paris & Paris, LLP Jeffrey A. Paris 424 Pico Blvd. Santa Monica, CA 90405

PORTFOLIO RECOVERY ASSOCIATES Post Office Box 12914 Norfolk, VA 23541

Portfolio Recovery Associates 120 Corporate Blvd Ste 100 Norfolk, VA 23502

| In re | Richard Anthony Mendoza | |
|--------|-------------------------|---|
| C N | Debtor(s) | According to the information required to be entered on this statement |
| Case r | Number: | (check one box as directed in Part I, III, or VI of this statement): |
| | (If known) | ☐ The presumption arises. |
| | | ■ The presumption does not arise. |
| | | ☐ The presumption is temporarily inapplicable. |

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

| | Part I. MILITARY AND NON-CONSUMER DEBTORS |
|----|--|
| 1A | Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. |
| | □ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)). |
| 1B | Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. |
| | ☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts. |
| | Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends. |
| 1C | □ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard |
| | a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed; |
| | OR |
| | b. □ I am performing homeland defense activity for a period of at least 90 days /or/ □ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed. |

| | Part II. CALCULATION OF M | 101 | THLY INCOM | ME FOR § 707(b)(| 7) E | XCLUSION | |
|----|---|-------------------------------------|--|---|-------|---------------------------|--------------------------------|
| | Marital/filing status. Check the box that applies | and c | complete the balance | e of this part of this state | ement | t as directed. | |
| | a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. | | | | | | |
| 2 | b. Married, not filing jointly, with declaration of separate households. By checking this box, "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse a purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete for Lines 3-11. | | | | | re living apart o | ther than for the |
| | c. ☐ Married, not filing jointly, without the decl ("Debtor's Income") and Column B ("Spo | use's | Income") for Line | es 3-11. | | | |
| | d. Married, filing jointly. Complete both Col | | | | Spou | ise's Income'') | for Lines 3-11. |
| | All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. | | | | | Column A Debtor's Income | Column B Spouse's Income |
| 3 | Gross wages, salary, tips, bonuses, overtime, co | | | | \$ | 6,535.70 | \$ |
| | Income from the operation of a business, profes | | | Line b from Line a and | Ψ | 0,0000 | * |
| 4 | enter the difference in the appropriate column(s) of business, profession or farm, enter aggregate num not enter a number less than zero. Do not include Line b as a deduction in Part V. | of Lir | ne 4. If you operate and provide details part of the busine | more than one on an attachment. Do ss expenses entered on | | | |
| | | | Debtor | Spouse | | | |
| | a. Gross receiptsb. Ordinary and necessary business expenses | \$ | 0.00 0.00 | | | | |
| | b. Ordinary and necessary business expensesc. Business income | Ψ | btract Line b from I | • | \$ | 0.00 | \$ |
| | Rent and other real property income. Subtract | | | | Ψ | 0.00 | Ψ |
| | the appropriate column(s) of Line 5. Do not enter | | | | | | |
| | part of the operating expenses entered on Line b as a deduction in Part V. | | | | | | |
| 5 | | | Debtor | Spouse | | | |
| | a. Gross receipts | \$ | 0.00 | · | | | |
| | b. Ordinary and necessary operating expensesc. Rent and other real property income | | 0.00 btract Line b from I | | \$ | 0.00 | ¢ |
| | | Su | btract Line b from i | Line a | • | | |
| 6 | Interest, dividends, and royalties. | | | | \$ | 0.00 | |
| 7 | Pension and retirement income. | | | | \$ | 0.00 | \$ |
| 8 | Any amounts paid by another person or entity, expenses of the debtor or the debtor's depender purpose. Do not include alimony or separate main spouse if Column B is completed. Each regular p if a payment is listed in Column A, do not report to | i ts, in ntena ayme | ncluding child supported payments or an art should be reported | port paid for that nounts paid by your ed in only one column; | \$ | 0.00 | \$ |
| 9 | Unemployment compensation. Enter the amount However, if you contend that unemployment combenefit under the Social Security Act, do not list to B, but instead state the amount in the space bel | pensa he an | ation received by yo | ou or your spouse was a | | | |
| | Unemployment compensation claimed to be a benefit under the Social Security Act Debte | or\$ | 0.00 Spc | ouse \$ | \$ | 0.00 | \$ |
| 10 | Income from all other sources. Specify source at on a separate page. Do not include alimony or se spouse if Column B is completed, but include al maintenance. Do not include any benefits receive received as a victim of a war crime, crime against domestic terrorism. | para l oth d un | te maintenance pay er payments of alid der the Social Secu | yments paid by your mony or separate rity Act or payments | | | |
| | b. | \$ | | \$ | | | |
| | Total and enter on Line 10 | | | | \$ | 0.00 | \$ |
| 11 | Subtotal of Current Monthly Income for § 707 Column B is completed, add Lines 3 through 10 is | | | | \$ | 6,535.70 | \$ |

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3 Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, 12 Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter 6,535.70 the amount from Line 11. Column A. Part III. APPLICATION OF § 707(b)(7) EXCLUSION Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and 13 78,428.40 enter the result. Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) 14 CA b. Enter debtor's household size: a. Enter debtor's state of residence: 66,618.00 Application of Section 707(b)(7). Check the applicable box and proceed as directed. ☐ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the 15 top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

■ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.

| | Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b |)(2) | |
|------------|--|------|----------|
| 16 | Enter the amount from Line 12. | \$ | 6,535.70 |
| 17 | Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 1 Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. | | |
| | a. \$ b. \$ c. \$ d. \$ Total and enter on Line 17 | \$ | 0.00 |
| 18 | Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result. | \$ | 6,535.70 |
| | Part V. CALCULATION OF DEDUCTIONS FROM INCOME | | |
| | Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) | | |
| 19A | National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. | | 1,234.00 |
| | National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for | | |
| 19B | Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of person who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. | , | |
| 19B | Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Persons under 65 years of age Persons 65 years of age or older | , | |
| 19B | Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Persons under 65 years of age Persons 65 years of age or older Allowance per person 60 a2. Allowance per person | , | |
| 19B | Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Persons under 65 years of age Persons 65 years of age or older Allowance per person 60 a2. Allowance per person | , | 180.00 |
| 19B 20A | Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Persons under 65 years of age Persons 65 years of age or older Allowance per person 60 a2. Allowance per person 144 b1. Number of persons 0 | s \$ | 180.00 |

| 20B | Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your coun available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of the number that would currently be allowed as exemptions on your fee any additional dependents whom you support); enter on Line b the tot debts secured by your home, as stated in Line 42; subtract Line b from not enter an amount less than zero. | | | | | | |
|-----|---|---|-------------|--|--|--|--|
| | a. IRS Housing and Utilities Standards; mortgage/rental expenseb. Average Monthly Payment for any debts secured by your | \$ 1,462.00 | | | | | |
| | home, if any, as stated in Line 42 c. Net mortgage/rental expense | \$ 0.00 Subtract Line b from Line a. | \$ 1,462.00 | | | | |
| 21 | Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: | | | | | | |
| | Local Standards: transportation; vehicle operation/public transport | rtation expense. | \$ 0.00 | | | | |
| 22A | You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expension included as a contribution to your household expenses in Line 8. | | | | | | |
| ZZA | $\square \ 0 \ \square \ 1 \ \blacksquare \ 2$ or more. | | | | | | |
| | If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | | | | | | |
| | Local Standards: transportation; additional public transportation expense. If you pay the operating expenses | | | | | | |
| 22B | for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy | | | | | | |
| | court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) | | | | | | |
| | ■ 1 □ 2 or more. | | | | | | |
| 23 | Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Line the result in Line 23. Do not enter an amount less than zero. | ourt); enter in Line b the total of the Average | | | | | |
| | a. IRS Transportation Standards, Ownership Costs | \$ 517.00 | | | | | |
| | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 | \$ 175.55 | | | | | |
| | c. Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | \$ 341.45 | | | | |
| | Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 23. | 2. Complete this Line only if you checked | | | | | |
| 24 | Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. | | | | | | |
| | a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle | \$ 0.00 | | | | | |
| | b. 2, as stated in Line 42 | \$ 0.00 | Φ 0.00 | | | | |
| | c. Net ownership/lease expense for Vehicle 2 Other Necessary Expenses: taxes. Enter the total average monthly ex | Subtract Line b from Line a. | \$ 0.00 | | | | |
| 25 | Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. | | | | | | |

| | * | | | | |
|----|--|--|-------|----------|--|
| 26 | Other Necessary Expenses: involuntary deductions for edeductions that are required for your employment, such as r Do not include discretionary amounts, such as voluntary | etirement contributions, union dues, and uniform costs. | \$ | 724.11 | |
| 27 | Other Necessary Expenses: life insurance. Enter total aveing life insurance for yourself. Do not include premiums for it any other form of insurance. | \$ | 45.35 | | |
| 28 | Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44. | | | | |
| 29 | Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter | | | | |
| 30 | Other Necessary Expenses: childcare. Enter the total averabildcare - such as baby-sitting, day care, nursery and presc | | \$ | 0.00 | |
| 31 | Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34. | | | | |
| 32 | Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. | | | | |
| 33 | Total Expenses Allowed under IRS Standards. Enter the | total of Lines 19 through 32. | \$ | 5,757.23 | |
| 24 | Health Insurance, Disability Insurance, and Health Saving the categories set out in lines a-c below that are reasonably dependents. | | | | |
| 34 | a. Health Insurance | 216.14 | | | |
| | b. Disability Insurance | 0.00 | | | |
| | c. Health Savings Account | 0.00 | \$ | 216.14 | |
| | Total and enter on Line 34. If you do not actually expend this total amount, state you below: \$ | r actual total average monthly expenditures in the space | | | |
| 35 | Continued contributions to the care of household or family expenses that you will continue to pay for the reasonable and ill, or disabled member of your household or member of you expenses. | d necessary care and support of an elderly, chronically | \$ | 0.00 | |
| 36 | Protection against family violence. Enter the total average reasonably necessary monthly expenses that you | | | 0.00 | |
| 37 | Home energy costs. Enter the total average monthly amount Standards for Housing and Utilities, that you actually expentrustee with documentation of your actual expenses, and claimed is reasonable and necessary. | d for home energy costs. You must provide your case | \$ | 0.00 | |
| 38 | Education expenses for dependent children less than 18. actually incur, not to exceed \$156.25* per child, for attendar school by your dependent children less than 18 years of age documentation of your actual expenses, and you must expenses and not already accounted for in the IRS Standards. | nce at a private or public elementary or secondary You must provide your case trustee with plain why the amount claimed is reasonable and | | 0.00 | |
| | incressary and not arready accounted for in the IKS Stand | uai u5. | \$ | 0.00 | |

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| B22A | (Officia | al Form 22A) (Chapter 7) (04/1 | 13) | | | | | 6 |
|------|---|--|---|-------------------------------|---|---|----|----------|
| 39 | expe Stand or fro | Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. | | | | | | |
| 40 | Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). | | | | | | | 150.00 |
| 41 | Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 | | | | | | \$ | 366.14 |
| | | | Subpart C: Deductions for De | bt Pa | ayment | | | |
| 42 | own, check scheck case, | list the name of the creditor, ic whether the payment include duled as contractually due to ea | ns. For each of your debts that is secured dentify the property securing the debt, states at taxes or insurance. The Average Month ach Secured Creditor in the 60 months for stadditional entries on a separate page. | ate the nly Pay ollowir | Average Month yment is the totang the filing of the second | hly Payment, and all of all amounts he bankruptcy | | |
| | | Name of Creditor | Property Securing the Debt | Av | verage Monthly Payment | Does payment include taxes or insurance? | | |
| | | | 2008 Chrysler PT Crusier 4DR Mileage: 120K Location: 2622 "B" Street, | | | | | |
| | a. | Gold Acceptance | Selma CA 93662 | \$ | | □yes ■no | | |
| | | | | To | otal: Add Lines | | \$ | 175.55 |
| 43 | Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount | | | | | | | |
| | a. | -NONE- | | \$ | | otal: Add Lines | \$ | 0.00 |
| 44 | prior | ity tax, child support and alimo | claims. Enter the total amount, divided bony claims, for which you were liable at the as those set out in Line 28. | | of all priority cl | aims, such as | \$ | 85.37 |
| | | | ses. If you are eligible to file a case under by the amount in line b, and enter the re | | | | | |
| | a. | Projected average monthly | chapter 13 plan payment. | \$ | | 0.00 | | |
| 45 | b. | issued by the Executive Off information is available at the bankruptcy court.) | district as determined under schedules fice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of | x | | 4.20 | | |
| | c. | Average monthly administr | rative expense of chapter 13 case | Tota | al: Multiply Lin | es a and b | \$ | 0.00 |
| 46 | Tota | l Deductions for Debt Payme | nt. Enter the total of Lines 42 through 45 | 5. | | | \$ | 260.92 |
| | | | Subpart D: Total Deductions f | rom | Income | | | |
| 47 | Tota | l of all deductions allowed un | der § 707(b)(2). Enter the total of Lines | 33, 4 | 1, and 46. | | \$ | 6,384.29 |
| | | Part VI. I | DETERMINATION OF § 707(I | b)(2) | PRESUMP' | TION | | |
| 48 | Ente | r the amount from Line 18 (C | Current monthly income for § 707(b)(2 |)) | | | \$ | 6,535.70 |
| 49 | Ente | r the amount from Line 47 (T | Total of all deductions allowed under § | 707 (b | 0)(2)) | | \$ | 6,384.29 |
| 50 | Mon | thly disposable income under | § 707(b)(2). Subtract Line 49 from Line | e 48 aı | nd enter the resu | ılt. | \$ | 151.41 |
| 51 | 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result. | | | | | | \$ | 9,084.60 |

Filed 03/14/14 Case 14-11249 Doc 1

B22A (Official Form 22A) (Chapter 7) (04/13)

Initial presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. ■ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55). 53 Enter the amount of your total non-priority unsecured debt 41.606.18 54 Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result. \$ 10,401.55 Secondary presumption determination. Check the applicable box and proceed as directed. ■ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. 55 ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Part VII. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. 56 **Expense Description** Monthly Amount \$ \$ \$ Total: Add Lines a, b, c, and d Part VIII. VERIFICATION I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.) Date: March 14, 2014 Signature: /s/ Richard Anthony Mendoza 57 **Richard Anthony Mendoza** (Debtor)

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 09/01/2013 to 02/28/2014.

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Debtor's Income from Employment**

Income by Month:

| 6 Months Ago: | 09/2013 | \$6,710.67 |
|---------------|--------------------|------------|
| 5 Months Ago: | 10/2013 | \$7,796.04 |
| 4 Months Ago: | 11/2013 | \$6,405.64 |
| 3 Months Ago: | 12/2013 | \$6,405.64 |
| 2 Months Ago: | 01/2014 | \$5,185.52 |
| Last Month: | 02/2014 | \$6,710.67 |
| | Average per month: | \$6,535.70 |
| | | |